

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Medhat M. Abdelmaguid and Amal A. Abdelrahman

Case No.: 17-23000  
Judge: John K. Sherwood

Debtor(s)

**Chapter 13 Plan and Motions**

☒ Original ☐ Modified/Notice Required Date: 10/3/2017  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SJG

Initial Debtor: MMA

Initial Co-Debtor: AAA

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 818.00 per month to the Chapter 13 Trustee, starting on 10/1/2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ per fee application
DOMESTIC SUPPORT OBLIGATION	N/A	
Internal Revenue Service	Taxes	\$6690.31
New Jersey Division of Taxation	Taxes	\$18596.47
David A. Wolff, Esq.	Chapter 7 Administrative Fees allowed per 11 U.S.C. §327	\$4480.52

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Santander Consumer USA	2013 Toyota Camry	\$12850.00	0.00

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

M&T Bank (first mortgage on debtors' primary residence)

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 15,803.00 to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☐ Upon confirmation  
☒ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 10/3/2017

/s/Scott J. Goldstein  
Attorney for the Debtor

Date: 10/3/2017

/s/Medhat Abdelmaguid  
Debtor

Date: 10/3/2017

/s/Amal Abdelrahman  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 10/3/2017

/s/Scott J. Goldstein  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 10/3/2017

/s/Medhat M. Abdelmaguid  
Debtor

Date: 10/3/2017

/s/Amal A. Abdelrahman  
Joint Debtor

**Certificate of Notice Page 11 of 13**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Medhat M. Abdelmaguid  
 Amal A. Abdelrahman  
 Debtors

Case No. 17-23000-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 67

Date Rcvd: Oct 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2017.

db/jdb  
 aty  
 tr  
 516903164 +Medhat M. Abdelmaguid, Amal A. Abdelrahman, 2 Thompson Rd, Denville, NJ 07834-2521  
 516903163 +Law Offices of David Wolff LLC, 396 Route 34, Matawan, NJ 07747-7115  
 517078490 +David Wolff, Law Offices of David Wolff LLC, 396 Route 34, Matawan, NJ 07747-7115  
 American Express, PO Box 6985, Buffalo, NY 14240-6985  
 American Express, PO Box 8216, Mason, OH 45040-8216  
 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 516903162 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: AAA Financial Services, PO Box 15019, Wilmington, DE 19886-5019)  
 516903171 Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803  
 516903173 CACH LLC, PO Box 5980, Denver, CO 80127-5980  
 516903175 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 516903179 Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106  
 516903248 +Carl E. Zapffe, Esa., Fenton & McGarvey Law Firm, P.S.C., 2401 Stanley Gault Parkway,  
 Louisville, KY 40223-4175  
 516903180 Chase Bank USA, N.A., PO Box 15298, Wilmington, DE 19850-5298  
 516903224 Christopher P. Odogbili, Esq., Pressler and Pressler, LLP, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 516903183 Citibank, N.A., PO Box 6241, Sioux Falls, SD 57117-6241  
 516903185 Citibank/Best Buy, PO Box 6241, Sioux Falls, SD 57117-6241  
 516903187 Citibank/Home Depot, PO Box 6241, Sioux Falls, SD 57117-6241  
 516903188 Client Services, 3541 Harry S Truman Blvd, Saint Charles, MO 63301-4047  
 516903191 Convergent, PO Box 9004, Renton, WA 98057-9004  
 516903211 Daryl J. Kipnis, Esq., Pressler and Pressler, LLP, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 516903172 David Burton Brady, Esq., Brady & Correale, L.L.P., PO Box 2136,  
 Morristown, NJ 07962-2136  
 516903196 Ferraro Foods, Inc., 287 S. Randolphville Road, Suite 200, Piscataway, NJ 08854-3806  
 516903198 First Bankcard, ATTN: First National Bank of Omaha, PO Box 2340, Omaha, NE 68103-2340  
 516903200 First Credit Services, Inc., 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155  
 516903201 First National Bank of Omaha, Stop Code 3105, Omaha, NE 68197-0001  
 517083654 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002  
 516903202 #First Step Group, LLC, 6300 Shingle Creek Parkway, Suite 220,  
 Brooklyn Center, MN 55430-2162  
 516903192 Louis A. Di Mare, Esq., 287 S. Randolphville Road, Suite 200, Piscataway, NJ 08854-3806  
 516903213 M&T Bank Mortgage, PO Box 1288, Buffalo, NY 14240-1288  
 516903212 Macys, PO Box 8218, Mason, OH 45040-8218  
 516903221 Nissan-Infiniti LT, PO Box 660366, Dallas, TX 75266-0366  
 516903223 +Northland Group Inc, PO Box 390905, Minneapolis, MN 55439-0905  
 516903225 PNC Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180  
 517108821 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
 516903230 Retro Fitness Rockaway, 295 U.S. Highway 46, Rockaway, NJ 07866-3823  
 516903222 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: NJ Division of Taxation, PO Box 245, Bankruptcy Section,  
 Trenton, NJ 08695-0245)  
 516903231 Santander Consumer USA, 5201 Rufe Snow Drive, North Richard Hills, TX 76180-6036  
 517092806 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284  
 516903232 Stoneleigh Recovery Associates, 810 Springer Drive, Lombardi, IL 60148-6413  
 516903233 Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100  
 516903244 The Bureaus Inc, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757  
 516903219 Thomas M. Murtha, Esq., Portfolio Recovery Associates LLC, 120 Corporate Blvd, Suite 100,  
 Norfolk, VA 23502-4952  
 516903195 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Elan Financial Services, PO Box 108, Saint Louis, MO 63136-0108)  
 516903245 United Collections Bureau, Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501  
 516903247 Vital Recovery Services, LLC, PO Box 923748, Peachtree Corners, GA 30010-3748  
 516903210 Walter Kavanagh, Superior Court of New Jersey, Special Civil Part, PO Box 1702,  
 Morristown, NJ 07962-1702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 11 2017 23:10:20 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 11 2017 23:10:16 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +E-mail/PDF: gecsedirecoverycorp.com Oct 11 2017 23:14:00  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

516903165 +E-mail/Text: legal@arsnational.com Oct 11 2017 23:10:05 ARS National Services Inc.,  
 PO Box 469100, Escondido, CA 92046-9100

516903193 E-mail/Text: mrdiscen@discover.com Oct 11 2017 23:09:32 Discover Financial Services,  
 PO Box 15316, Wilmington, DE 19850-5316

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 67

Date Rcvd: Oct 11, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517094351 E-mail/Text: mrdiscen@discover.com Oct 11 2017 23:09:32 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
516903204 E-mail/Text: bankruptcy@fult.com Oct 11 2017 23:11:23 Fulton Bank of New Jersey,  
533 Fellowship Road, Suite 250, Mount Laurel, NJ 08054-3411  
516903206 E-mail/Text: fggbanko@fgny.com Oct 11 2017 23:09:37 Glenn S. Garbus, Esq.,  
Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
516903209 E-mail/Text: cio.bncmail@irs.gov Oct 11 2017 23:09:49 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
516903214 E-mail/Text: bkr@cardworks.com Oct 11 2017 23:09:29 Merrick Bank,  
10705 S. Jordan Gateway, Suite 200, South Jordan, UT 84095-3977  
516903218 E-mail/Text: bankruptcydpt@mcmcg.com Oct 11 2017 23:10:15 Midland Credit Management, Inc.,  
PO Box 60578, Los Angeles, CA 90060-0578  
516903215 E-mail/Text: bankruptcydpt@mcmcg.com Oct 11 2017 23:10:15 Midland Funding LLC,  
2365 Northside Drive, Suite 300, Los Angeles, CA 92108-2709  
516903226 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfolio recovery.com Oct 11 2017 23:28:46  
Portfolio Recovery Associates LLC, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502  
516903235 E-mail/PDF: gecsed@recoverycorp.com Oct 11 2017 23:14:00 SYNCB/JC Penney DC,  
PO Box 965007, Orlando, FL 32896-5007  
516903236 E-mail/PDF: gecsed@recoverycorp.com Oct 11 2017 23:13:32 SYNCB/JX COS DC, PO Box 965064,  
Orlando, FL 32896-5064  
516903237 E-mail/PDF: gecsed@recoverycorp.com Oct 11 2017 23:14:01 SYNCB/Sams Club DC,  
PO Box 965005, Orlando, FL 32896-5005  
516903238 E-mail/PDF: gecsed@recoverycorp.com Oct 11 2017 23:13:32 SYNCB/TOYSRUS, PO Box 530938,  
Atlanta, GA 30353-0938  
516903239 E-mail/PDF: gecsed@recoverycorp.com Oct 11 2017 23:14:00 SYNCB/Walmart, PO Box 865064,  
Orlando, FL 32896-5064  
516905131 +E-mail/PDF: gecsed@recoverycorp.com Oct 11 2017 23:14:01 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
516903240 E-mail/Text: bankruptcy@td.com Oct 11 2017 23:10:22 TD Bank, N.A., PO Box 84037,  
Columbus, GA 31908-4037  
516903246 E-mail/Text: bnc@alltran.com Oct 11 2017 23:09:34 United Recovery Systems, PO Box 722910,  
Houston, TX 77272-2910

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516903166\* +ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100  
516903167\* +ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100  
516903168\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982236, El Paso, TX 79998-2236)  
516903169\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, N.A., PO Box 982238, El Paso, TX 79998-2236)  
516903170\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, N.A., PO Box 982238, El Paso, TX 79998-2238)  
516903197\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA Card Services, PO Box 982238, El Paso, TX 79998-2238)  
516903174\* CACH LLC, PO Box 5980, Denver, CO 80127-5980  
516903176\* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
516903177\* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
516903178\* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
516903181\* Chase Bank USA, N.A., PO Box 15298, Wilmington, DE 19850-5298  
516903182\* Chase Bank USA, N.A., PO Box 15298, Wilmington, DE 19850-5298  
516903184\* Citibank, N.A., PO Box 6241, Sioux Falls, SD 57117-6241  
516903186\* Citibank/Best Buy, PO Box 6241, Sioux Falls, SD 57117-6241  
516903189\* Client Services, 3541 Harry S Truman Blvd, Saint Charles, MO 63301-4047  
516903190\* Client Services, 3541 Harry S Truman Blvd, Saint Charles, MO 63301-4047  
516903194\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover Financial Services, PO Box 15316,  
Wilmington, DE 19850-5316)  
516903199\* First Bankcard, ATTN: First National Bank of Omaha, PO Box 2340, Omaha, NE 68103-2340  
516903203\* First Step Group, LLC, 6300 Shingle Creek Parkway, Suite 220,  
Brooklyn Center, MN 55430-2162  
516903205\* Fulton Bank of New Jersey, 533 Fellowship Road, Suite 250, Mount Laurel, NJ 08054-3411  
516903207\* Glenn S. Garbus, Esq., Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
516903208\* Glenn S. Garbus, Esq., Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
516903216\* Midland Funding LLC, 2365 Northside Drive, Suite 300, Los Angeles, CA 92108-2709  
516903217\* Midland Funding LLC, 2365 Northside Drive, Suite 300, Los Angeles, CA 92108-2709  
516903227\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates LLC, 120 Corporate Blvd, Suite 100,  
Norfolk, VA 23502)  
516903228\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates LLC, 120 Corporate Blvd, Suite 100,  
Norfolk, VA 23502-4952)  
516903229\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates LLC, 120 Corporate Blvd, Suite 100,  
Norfolk, VA 23502-4952)  
516903234\* Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100  
516903241\* TD Bank, N.A., PO Box 84037, Columbus, GA 31908-4037  
516903242\* TD Bank, N.A., PO Box 84037, Columbus, GA 31908-4037

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 67

Date Rcvd: Oct 11, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

516903243\* TD Bank, N.A., PO Box 84037, Columbus, GA 31908-4037  
516903220\* Thomas M. Murtha, Esq., Portfolio Recovery Associates LLC, 120 Corporate Blvd, Suite 100,  
Norfolk, VA 23502-4952  
TOTALS: 0, \* 32, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

David Wolff on behalf of Attorney Law Offices of David Wolff LLC dwtrustee@verizon.net  
Marie-Ann Greenberg magecf@magtrustee.com  
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Scott J. Goldstein on behalf of Debtor Medhat M. Abdelmaguid sjg@sgoldsteinlaw.com,  
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TOTAL: 6